Dialog Search Strings and Results
Application 10/001512 (Refocus on NPL)

File 20:Dialog Global Reporter 1997-2009/Sep 08
    (c) 2009 Dialog

```
Set      Items    Description
S1           3    (USER? ? (5N)SET?)(24N)((REWARD? ? OR INCENTIVE? ? OR
LOYALTY)(4N)(POINT?  ? OR CREDITS))
S2       87215    (TARGET? OR FOCUSED?)(6N)(ADVERTI? OR PROMOTION? OR
INCENTIVE? OR AD OR ADS)
S3      224381    S2(5N)SCREEN? OR FILTER?
S4         153    (REWARD? ? OR INCENTIVE? ? OR LOYALTY)(4N)(POINT? ? OR
CREDITS)
S5      28  S4 NOT PY>2001
S6      28  RD  (unique items)
S7       0  S6(9N)S3
```

File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
    (c) 2002 Gale/Cengage
File 20:Dialog Global Reporter 1997-2009/Sep 08
    (c) 2009 Dialog
File 148:Gale Group Trade & Industry DB 1976-2009/Aug 20
    (c) 2009 Gale/Cengage
File 16:Gale Group PROMT(R) 1990-2009/Aug 13
    (c) 2009 Gale/Cengage
File 160:Gale Group PROMT(R) 1972-1989
    (c) 1999 The Gale Group
File 613:PR Newswire 1999-2009/Sep 08
    (c) 2009 PR Newswire Association Inc
File 813:PR Newswire 1987-1999/Apr 30
    (c) 1999 PR Newswire Association Inc
File 275:Gale Group Computer DB(TM) 1983-2009/Aug 07
    (c) 2009 Gale/Cengage
File 256:TecTrends 1982-2009/Aug W5
    (c) 2009 Info.Sources Inc. All rights res.

```
Set      Items    Description
S1         103    LOYALTY()MAGIC
S2           7    S1 NOT PY>2001
```

File 570:Gale Group MARS(R) 1984-2009/Aug 13
(c) 2009 Gale/Cengage

```
Set      Items    Description
S1        1694    (REWARD? ? OR INCENTIVE? ? OR LOYALTY)(4N)(POINT? ? OR
CREDITS)
S2         954    S1 NOT PY>2001
S3           0    S2(12N)((USER? ? OR OPERATOR? ? OR HOLDER? ? OR OWNER? ?
) (5N)(FILTER? OR SETS OR SCREEN? OR DECIDES))
S4          33    S2(12N)(FILTER? OR SET? ? OR SETT??? OR  SCREEN? OR
DECID??? OR CONTROL? OR SELECT?)
S5          31    RD  (unique items)
S6           2    LOYALTY()MAGIC
```

5/9,K/20

01712674   **Supplier Number:** 53530834 **(THIS IS THE FULLTEXT)**
A Wall Street Rebound for Hypercom.

Text:
 A drive down Wall Street can be anything but a joy ride, as number-two
credit card terminal maker Hypercom Corp. has found out. Since Hypercom
made its initial public offering in November 1997, it has struggled
through
financial turmoil in Asia and Latin America, both important markets for
the
company. Worried investors knocked Hypercom's stock price down from a
high
of $18.94 per share in March to a low of $4.25 per share in October.
 However, sales of Hypercom terminals are up in the United States. In
fact,
Hypercom earned a record $24.4 million in U.S. terminal sales for the
first
quarter of fiscal 1999, which ended Sept. 30, even though total
revenues of
$65.9 million were down 16% from $78.9 million in the year-earlier
period.
Earnings plunged 36% to $5.8 million from $9.1 million a year ago.
       But in addition to increased U.S. terminal sales, the $9 million
in

revenue for the quarter by Hypercom Network Services cancels out the
business unit's $4.5 million loss in the previous quarter. About 12% of
company revenues come from the unit, which designs and manufactures
multiservice communication gateways and access devices for service-
provider
central offices, Internet service providers and users of wide-area
network
technology.

     Hypercom attributes the overall revenue and profit decline to a
44%
reduction in Asian revenues, a $3 million increase in
research-and-development expenses, and the fact that the year-earlier
quarter included a $10 million revenue increase caused by delayed
shipments.

     Wall Street pretty much agreed with Hypercom and began bidding up
share prices. On Oct. 14, the day before Hypercom released its earnings
report, the company's stock sold for $4.38 per share. By Oct. 20, the
price
had climbed to $10, and stayed in that range in mid-November.

     Pushing Ahead

     Hypercom executives now believe the worst is behind them. The
company
is pushing its new Ascendent software line ("Hypercom's Stealth
Strategy,"
November), and in early November it bought The Horizon Group, a St.
Louis-based terminal-support company with annual sales of $24 million.

     Meanwhile, many merchants soon are expected to replace their
aging,
single-purpose terminals with multifunctional ones. And many retailers
are
expressing interest in Hypercom's new T5000 Interactive Customer
Equipment
terminal, says George Wallner, Hypercom chairman.

     The ICE terminal is a consumer-operated, multifunction touch-
screen
device with an integrated personal identification number pad and
signature-capture capabilities.

     "Hypercom is positioning itself to be the leader during the
upcoming
replacement cycle," Wallner says, noting that ICE-terminal commitments
are
exceeding the company's initial expectations. "We were expecting to
ship
during the last three months of this year and the first three months of
next year about 12,000 units, which itself is pretty good for a new
product. Now it appears the demand is double that."

     Hypercom, though, continues to have difficulty in Canada, where
banks
traditionally favor Canadian companies. IVI Checkmate Corp., the result
of
the merger of Toronto-based International Verifact Inc. and Roswell,

Ga.-based Checkmate Electronics Inc., controls about 60% of the Canadian
market. "Until now, with traditional terminals we were making no progress,"
Wallner says. "With ICE, we now see a few openings there."

Hypercom's stock slide started after analyst Richard K. Weingarten of
Salomon Smith Barney downgraded the company in March from "buy" to
"outperform." Weingarten hasn't changed his rating, but says patient
investors "will make a lot of money in the long run. Asia and Latin America
will be fast-growing markets for credit cards, and for credit card terminals."

Ad Spending by the Leading
Credit Card Companies (in millions)

	2Q '98	2Q '97
AmEx	$46.1	$33.6
Discover	10.2	26.3
MasterCard	38.0	30.0
Visa	49.3	46.9
Citicorp	3.4	3.9
Leading 5 Total	147.0	140.7
Industry Total	160.5	174.7
Direct Mail Pieces(*	956 mil	881 mil

(*) BAIGlobal Inc.
 Source: Competitive Media Reporting

Revolving Credit (in billions)

	9/98	6/98	9/97
Banks	$198.9	$200.9	$209.3
Finance Co.'s	29.7	29.9	34.9
Non-Financial(*)	33.7	33.5	37.7
Securitized Assets	253.4	245.6	212.4
Other	30.0	29.7	30.0
Total	$545.7	$539.6	$524.3

 Source: Federal Reserve
 (*) includes retailers and oil companies

01745326   **Supplier Number:** 54411077 **(THIS IS THE FULLTEXT)**
VeriFone's Rivals Step Up the Pressure.

Credit Card Management , p NA
April , 1999
ISSN: 0896-9329
Language: English   **Record Type:** Fulltext
Document Type: Magazine/Journal ; Trade
Word Count: 2112
Text:
 While VeriFone held onto its wide lead in terminal sales last year,
the
company lost market share as executives left and rivals prepared a host
of
new products.
 By Jeffrey Green
      When a large company acquires a smaller one, often there is a
honeymoon in which the purchaser allows senior managers at the acquired
organization to continue with their normal routines. After a year or
so,
though, the buyer's influence tends to take hold, often resulting in
executive layoffs and resignations.
      Such has been the case for VeriFone Inc., North America's leading
point-of-sale terminal vendor, since Hewlett-Packard Co. acquired the
Santa
Clara, Calif.- based company in April 1997. As Hewlett-Packard, a huge
provider of computer hardware and related services, began to assimilate
VeriFone into its fold, many of VeriFone's top executives jumped ship
to
competing terminal vendors.
      The executive shuffle coincides with VeriFone's loss of market
share
in 1998, though the company still remains the leading terminal vendor
by a
wide margin. Overall in 1998, manufacturers shipped 1,734,279 stand-
alone
countertop, non- wireless terminals in the U.S. and Canada, up 32% from
an
estimated 1,317,851 devices the previous year. Market watchers say much
of
the increase stems from growing demand for products that can handle
online
debit transactions in addition to loyalty programs and other
specialized
services.

VeriFone shipped an estimated 900,000 terminals last year, up 20% from the estimated 750,000 devices shipped in 1997, sources say. VeriFone declines to reveal data. VeriFone's estimated 1998 shipment total earned the company a 52% share of the market, down from a 57% share in 1997.

Runner-up Hypercom Corp. says it shipped some 390,000 terminals in 1998. The 70% increase from 229,000 the previous year earned the Phoenix-based manufacturer a 22.5% market share, up from a 17% share in 1997.

IVI Checkmate Corp., formed as a result of last year's merger of Roswell, Ga.- based Checkmate Electronics Inc. and Toronto-based International Verifact Inc., says it shipped 260,039 terminals in the U.S. and Canada last year, up 17% from 222,851 devices the two companies shipped separately in 1997. The 1998 shipments earned IVI Checkmate a 15% market share, making it the third-leading terminal vendor in terms of annual shipments. Taken together, the then-independent IVI and Checkmate held 17% of the market in 1997 ("The Fight for the No. 2 Spot," April, 1998).

Beneficiaries

Though it lost ground to Hypercom in 1998, Roswell-based IVI Checkmate was among the biggest beneficiaries of the VeriFone executive exodus, as VeriFone about five years ago moved much of its marketing, sales, and product-development operations to nearby Atlanta. Among the former VeriFone executives who recently moved to IVI Checkmate are Gregory A. Lewis, now president and chief operating officer of U.S. operations; Gary Grant, U.S. senior vice president of sales; James Troy, vice president for the company's Integrated Transaction Solutions Group; and Kumar Chondhuri, vice president of business development.

Hypercom, meanwhile, nabbed such former VeriFone executives as George Devitt, now senior vice president for global marketing, and Jorge Bobadilla, vice president of business development and sales planning for Hypercom Latin America.

VeriFone's executive turnover culminated with the departure of Chief Executive Robin Abrams in early February. Abrams left VeriFone to become president and chief executive of Santa Clara-based Palm Computing Inc., which manufacturers hand-held computing devices. VeriFone has yet to name Abrams' full-time replacement. In the interim, Ken Wach, VeriFone chief financial officer, is handling many of Abrams' former duties.

"Hewlett-Packard certainly had a pretty rough time integrating (VeriFone) into the business unit of Hewlett-Packard proper," says Paul R. Martaus, president of Martaus & Associates, a Clearwater, Fla.-based consulting firm. "VeriFone folks bailed, basically. And it's real hard to maintain a consistent performance on the sales side when your sales and

support folks decide to migrate to your competitors."

Management changes are not the only issues affecting the North American terminal market. Growing merchant demand for greater utility from
payment terminals, as well as competition among merchant acquirers and processors for transaction business, are prompting vendors to create terminals with features beyond simply accepting credit and offline debit
cards.

These features include integrated personal identification number pads
to accept online debit cards; electronic signature capture to help retailers defend against disputed transactions; changeable graphic displays
that can accommodate different store promotions, advertising, and loyalty
programs; touch screens to make it simple for consumers to use and for merchants to adjust settings and formats; and faster, built-in printers and
modems.

VeriFone, which acknowledges it had a relatively poor 1998, expects
better results this year. The company is focusing its marketing attention
on the new Omni 3200 terminal, which it rolled out in January.

"We're moving as fast as we can to get all of our customers interested in that terminal," says Vice President Greg Rhine. One of the
first supporters of the terminal, Lynk Systems Inc., an Atlanta-based acquirer and transaction processor, offers the device to client merchants.

The terminal uses an automated teller machine-type of interface in
which plastic keys line up with back-lit graphic displays that guide users
through a transaction. Though VeriFone is testing touch-screen functionality, it chose to focus on cost instead of technology. The company
says it is selling Omni 3200s for 5% to 10% less than its earlier terminals.

PIN Pads Are Hot

Other facets of the terminal include a high-speed thermal printer,
and a triple- track card reader that supports magnetic-stripe credit, debit, electronic benefits transfer, and merchant-loyalty programs. The Omni 3200 also uses VeriFone's SoftPay terminal-application platform for
added functionality.

"We provide the baseline for SoftPay, and the customers can do the
customization," Rhine says. "It's a very open platform."

While VeriFone's overall shipment totals may not have satisfied the
company's goals, VeriFone experienced a dramatic increase in PIN-pad shipments, including both integrated and peripheral devices. The company
shipped some 380,000 PIN pads in the U.S. and Canada, triple 1997's

shipments.

The rapid rise in PIN-pad shipments comes as merchants try to expand
payment choice for their customers, and enable themselves to accept a
relatively low- cost payment option. "Online debit is the fastest growing
payment type," Rhine says. "Our PIN-pad growth has been phenomenal."

Rhine says he is not concerned that Hypercom gained market share from
VeriFone last year. "VeriFone continues to dominate this (region)," he
says. "The race is really to determine who is No. 2."

And in that race, Hypercom and IVI Checkmate were almost equal in
1997, but Hypercom last year pulled ahead.

This year, Hypercom will use its new Interactive Consumer Environment
terminal as its primary weapon against IVI Checkmate and VeriFone. The
terminal, which is equipped with a touch screen, also supports merchant
advertising and loyalty programs.

Earlier this year, Hypercom announced the ICE-PAC Customization
System, which adds a new graphics printer and display-screen system
enhancement to its ICE 5000 product. The system is designed for merchants,
processors, and merchant acquirers that want to create custom promotions.

Pent-Up Demand

Options include logo generation on the payment receipt, display
advertising during various points of a transaction, and a mail-generation
feature for sending display messages to multiple terminals.

"Advertising is very powerful and is a popular tool to add value,"
says Hypercom Chairman George Wallner. "There's so much pent-up demand to
add value."

IVI Checkmate's primary weapon against Hypercom is its eN-Touch 1000
touch screen and signature-capture terminal. The start of 1999, however,
has not been so kind to IVI Checkmate.

A defect found in the touch screen of the eN-Touch 1000 resulted in
an unexpected reduction in revenue for the first quarter of this year, as
the company intentionally delayed terminal shipments while it corrected the
flaw. In March, IVI Checkmate said it expected to report a loss of 9 cents
to 13 cents per share on revenues of $13 million to $16 million for the
quarter. The company will report its results late this month.

IVI Checkmate had anticipated earning $10 million during the quarter
from eN- Touch 1000 and check-reader sales, says Gregory A. Lewis,
president and chief operating officer for IVI Checkmate's U.S. operations.
Though Lewis says revenue for the quarter will be "significantly less" than
expected, he declines to estimate how much less.

While field testing the device, the company last summer discovered
that under harsh environments in which concrete and other types of dust
elements settle on the touch screen, an electronic surface coating on the
glass that detects finger touch and signatures quickly erodes, causing
irregular wear patterns, Lewis says.

"There was never a problem where customers could not complete
transactions," he says. "The issue only became obvious to us as we got the
product into a harsh environment."

To correct the problem, the surface coating was moved to the
underside of the glass. The improved terminals are now being tested.

Though technological improvements are being made to the eN-Touch
1000, the situation poses a potentially serious setback for IVI Checkmate.
Though executives say they hope to resume full terminal production by the
third quarter, the corrections are slowing rollouts to the company's
prospective customers, which include more than 30 different clients worth
$35 million in potential revenues.

"We continue to inform them of the process that we're making," Lewis
says, shrugging off the potential of another vendor to step in. "We don't
know of any competitor that has the signature-capture and touch-
screen capabilities we have."

With the eN-Touch 1000, consumers can view their **loyalty
points** when merchants offer such programs. The devices also can
activate prepaid telephone cards, and customers can view store advertising
and promotions on the terminal's display panel. "There's such a large
number of opportunities," says L. Barry Thomson, IVI Checkmate chief
executive. "That's where the trend is going. There will be more customer
interface and more customer intimacy."

Platform

Offline debit, however, is not about to take a higher profile on POS
terminals. Though offline debit card programs continue to expand, with
nearly 100 million Visa check and MasterCard MasterMoney cards issued in
the U.S., cardholders may initiate an offline debit transaction only when
they push the "credit" button on a terminal. Pushing the "debit" button
initiates online, PIN-based transactions only. Since offline debit cards
resemble credit cards, none of the leading terminal makers plans to add a
separate button for offline debit in order to avoid consumer confusion.

"It's not something that is in demand," Thomson says. "There's still
a lot of uncertainty in the marketplace in terms of what is going to happen."

Several large retailers, he notes, have a lawsuit pending against
Visa U.S.A. and MasterCard International that challenges the card

associations' policies requiring merchants that accept their credit cards
to also take offline debit cards. Depending on the outcome, an additional
button for offline debit may become even less of an issue. "A large number
of merchants would not choose to accept offline debit because of the cost,"
Thomson says.

While IVI Checkmate and Hypercom mount their own battles, smaller players in the market also are working to add value to their terminals.

A Robust 1998 for Terminal Sales

Manufacturer	1998 Shipments	1997 Shipments	% Increase
VeriFone	900,000	750,000	20
Hypercom	390,000	229,000	70
IVI Checkmate	260,039	222,851	17
DataCard	75,240	66,000	14
Others	109,000	50,000	118
Total	1,734,279	1,317,851	32%

Note: "Others" category for 1998 includes Lipman, with 60,000 units
shipped; NBS, 39,000; and all remaining manufacturers, 10,000. Comparable
1997 figures were unavailable.
Source: Debit Card News
The POS Terminal Market (1998 market share)
NBS   2.2%

```
       Lipman        3.5%

       Others        0.6%

       DataCard      4.3%

       IVI Checkmate    15%

       VeriFone      51.9%

       Hypercom      22.5%
        Source: Debit Card News
```

13679813 **(THIS IS THE FULLTEXT)**
iQ.COM and Proxio, Inc. Partner to Deliver Incentive and Loyalty Solutions to PDAs

```
Consumers and Advertisers Invited to Join Pilot Program to Trial
SmartApps
     NEW YORK, Ad Tech World, Nov. 8 /PRNewswire/ -- iQ.COM, (TM) the
leading eMarketing infrastructure provider with publish once,
distribute
everywhere incentive and loyalty solutions, today announced a strategic
alliance with Proxio, Inc., the provider and distributor of
highly-individualized, intelligent wireless applications called
SmartApps
(TM). The companies have joined forces to deliver incentive and loyalty
solutions to PDAs and other wireless devices through the Proxio
wireless
services platform. This collaboration will be launched with a two-prong
pilot program for both consumer and merchant participation. PDA
consumers
nationwide are invited to be the first to experience Proxio's
revolutionary
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                         iQ.COM will serve personalized iQCoupons from local
merchants with the pilot applications for discounts to related products
and
```

services that match each user's interests. The pilot program is available
for consumers with wirelessly enabled Palm (TM) or Handspring (TM)
PDAs.

      "We are excited Proxio has selected iQ.COM to be a premier
provider of
eMarketing solutions for the Proxio wireless services platform," said
Richard Mandeberg, President and CEO, iQ.COM. "Proxio has developed a
truly
top notch platform that allows advertisers to deliver highly
personalized
and targeted iQOffers and soon iQRewards to the substantial PDA market.
This pilot program is going to revolutionize the landscape of
eMarketing
choices for advertisers."
      "iQ.COM's eMarketing solutions allow us to extend the benefits of
our
context-aware intelligent applications to provide wireless end users
additional targeted information," said Janet Case, President and Co-
founder
of Proxio. "The ability to give mobile users precisely the information
they
need, exactly when they need it is the end-game for wireless data
access.
We are very pleased to be able to offer iQ.COM's eMarketing
capabilities as
an integrated component of Proxio's platform."
      For additional information on how to join the pilot program,
consumers
can visit http://www.proxio.com . Merchants interested in advertising
with
the pilot program can go to http://www.iq.com for more information.
iQ.COM
and Proxio will also be demonstrating the pilot program and signing up
consumer and merchant participants at iQ.COM's booth #504 at Ad Tech
World.

About Proxio, Inc.

Proxio, Inc.(TM), headquartered in San Francisco, provides a
wireless
services platform for the creation and distribution of revolutionary
intelligent wireless applications that deliver the right information at
the
right time, to consumers, vertical industries and corporations.
Proxio's
SmartApps(TM) are goal-based applications designed to consider the
context
in which a user is seeking information -- time, location, situation and
preferences -- to assist the user in accomplishing a specific purpose
quickly and easily on a wireless device.

SmartApps access and filter multiple content sources and Web-based
data, to deliver focused results with very few inputs from the end
user.
Proxio hosts SmartApps on a private-labeled basis for wireless
operators
and wireless service providers, and provides an ideal vehicle for the
delivery of targeted, location-aware m-commerce offers from merchants.
For
more information about Proxio, visit http://www.proxio.com or email
info@proxio.com .

About iQ.COM

Founded in 1997, iQ.COM is the leading eMarketing infrastructure
provider with publish once, distribute everywhere and track anytime,
incentive and loyalty solutions. An Application Service Provider (ASP),
iQ.COM has the broadest array of marketing solutions for ebusinesses to
capture, convert and retain customers. We work with our clients to
implement programs that generate customer action and brand loyalty.
Through
our Open Loyalty Platform we integrate our services with best of breed
vendors to offer clients leveraged eMarketing campaigns, which can be
distributed across the Web, via email, through PDAs and other wireless

devices. ▓▓▓▓▓▓▓▓▓▓▓▓▓▓▓▓▓▓▓▓▓▓▓▓▓▓▓▓▓▓▓▓▓▓▓▓▓▓
▓▓▓▓▓▓▓▓▓▓▓▓▓▓▓▓▓▓▓▓▓▓▓▓▓▓▓▓.COM's investors include
Redpoint
Ventures (previously Brentwood Venture Partners), Knight Ridder
Ventures,
Oak Hill Venture Partners, L.P. and Phoenix Technologies Ltd. Based in
Saratoga, CA, iQ.COM can be reached on the web at http://www.iq.com or
via
email at info@iq.com or by phone at 888-867-4343.
       /CONTACT: Denise Styerwalt, PR Manager of iQ.COM, 408-777-4000, or
dstyerwalt@iq.com; or Brian Czarny, Director of Corporate Marketing of
Proxio, Inc., 415-752-7145, or bczarny@proxio.com/ 08:05 EST
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Descriptors: Joint Ventures; Strategy; Company News; New Products & Services;
Marketing
SIC Codes/Descriptions: 7372 (Prepackaged Software)
Naics Codes/Descriptions: 51121 (Software Publishers)
(USE FORMAT 7 OR 9 FOR FULLTEXT)
...a broad suite of eMarketing solutions such as sweepstakes, coupons
and
surveys, designed to capture, convert and retain online customers and
iQRewards, a private-label **points** and **loyalty** solution.
iQ.COM will leverage Proxio's contextual intelligence and
individualization
technology to increase the targeted delivery of iQOffers via the Proxio
platform. Further, Proxio...

5/9,K/2
DIALOG(R)File 570: Gale Group MARS(R)
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02186518   **Supplier Number:** 81889264 **(THIS IS THE FULLTEXT)**
Reward Card. (Gold Star Gallery).

Potentials , v 33 , n 10 , p 34(1)
Oct , 2000
ISSN: 1522-9564
Language: English   **Record Type:** Fulltext
Document Type: Magazine/Journal ; Trade
Word Count: 68
Text:
 Use the Extrava Card to make a lasting impression with the next customer
promotion. The card functions on a point basis -- one **point** equals
one dollar. The **reward** earner is able to choose merchandise and
services from a **select** group of retail, entertainment and travel
merchants that fit individual lifestyles. It's a customizable, prestigious
and secure reward.
   write idea 305 on reader inquiry card